

CITIZENS FEDERAL BANK, A FEDERAL SAVINGS
BANK, SUCCESSOR BY MERGER WITH AMERICAN
SAVINGS BANK,

GRANTOR

TO

WARRANTY DEED

EARL B. POINDEXTER
AND WIFE, JEAN C. POINDEXTER,

GRANTEES

For and in consideration of the sum of Ten Dollars
(\$10.00) cash in hand paid, and other good and valuable
considerations, the receipt and sufficiency of all of which is
hereby acknowledged, Citizens Federal Bank, A Federal Savings
Bank, Successor by merger with American Savings Bank, does
hereby sell, convey and warrant unto Earl B. Poindexter, and
wife, Jean C. Poindexter as tenants by the entirety with full
rights of survivorship and not as tenants in common, the land
lying and being situated in DeSoto County, Mississippi,
described as follows, to-wit:

Lot 66A, Phase IV, Whispering Pines Subdivision, located
in Section 1; Township 2 South; Range 6 West; DeSoto
County, Mississippi, and more particularly described in
Plat Book 33, Pages 5-8, recorded in the Office of the
Chancery Court Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision,
zoning and Mississippi health department regulations in effect
in DeSoto County, Mississippi; to regulations of the DeSoto
County Planning Commission; to rights of way and easements for
public roads and public utilities and to the restrictive
covenants of Whispering Pines Subdivision, recorded in Plat
Book 33, Pages 5-8, in the office of the Chancery Court Clerk
of DeSoto County, Mississippi.

Possession is to be given upon delivery of this deed and
taxes for the year 1990 are to be prorata and paid by buyers.

Witness the signatures of the authorized officials of the
Grantor, this the 22nd day of February, 1990.

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CITIZENS FEDERAL BANK, A FEDERAL
SAVINGS BANK, SUCCESSOR BY MERGER
WITH AMERICAN SAVINGS BANK

By:

J. O'Hara Smith
J. O'Hara Smith, First Vice President

Patrick M. Callahan
TITLE Patrick M. Callahan, Group VSP.

ATTEST:

Lois Avramides

Assistant Secretary

TITLE

(SEAL)

STATE OF FLORIDA
COUNTY OF BROWARD

Personally appeared before me, the undersigned authority
in and for said County and State, within my jurisdiction, the
within named, J. O'Hara Smith,
and Patrick M. Callahan, who acknowledged that they
are First Vice President and Group Vice President
respectively of Citizens Federal Bank, A Federal Savings Bank,
Successor by merger with American Savings Bank, and that for
and on behalf of the said corporation and as its act and deed,
they signed, sealed and delivered the above and foregoing
Warranty Deed for the purposes expressed therein on the day and
year therein mentioned, after first having been duly authorized
by said corporation so to do.

Given under my hand and official seal of office on this
the 22nd day of February, 1990.

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. MAY 14, 1991
BONDED THRU GENERAL INS. UND.

NOTARY PUBLIC

My Commission Expires:

Grantor's address: 1100 McNab Road, Ft. Lauderdale, FL 33309
637-2950; 1-800-444-1952
Grantees' address: 5700 Polk Lane, Olive Branch, MS 38654
601-895-4674; 601-895-4674

STATE MS.-DESO TO CO.
FILED

FEB 28 2 02 PM '90

RECORDED 2-28-90
DEED BOOK 223
PAGE 255
W.E. DAVIS CH. CLK.